IN THE ABSTRACT:

Please amend the abstract as follows:

[0021] A seat belt system adapted to for use with a seat-belt ready seat frame; comprising: (A) a housing unit comprising: (i) an enclosure and lid portions; (ii) a seat belt retractor; (iii) a-retractor shoulder belt mounted on the retractor mechanism with webbing and a first connector; (iv) a back cover portion, adapted to be fixedly attached to the seat frame and removably attached to the unit; and (v) means for fixedly attaching the housing unit adapted to be fixedly attached to the underside of the seat frame; (B) a multi-connecting lap and shoulder belt having a second section of seat belt webbing and connected at a distal end by means of a Y-junction to second and third connectors, wherein the second connector releasably interconnects with the first connector; and (C) a single lap belt having a third section of seat belt and having at the opposite distal end a fourth connector, wherein the fourth connector releasably interconnects with the third connector.